

UNITED STATES BANKRUPTCY COURT  
 DISTRICT OF NEW JERSEY

In Re:  
 TERESA LAI, DEBTOR

Case No.: 23-14800-JKS  
 Chapter: 13  
 Judge: John K. Sherwood

**NOTICE OF PROPOSED PRIVATE SALE**

Teresa Lai, Debtor, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: Martin Luther King, Jr. Federal Building  
 50 Walnut Street  
 Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable John K. Sherwood on April 25, 2024 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 3D, 50 Walnut Street, Newark, NJ 07102. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold:  
11 Klein Court, Old Tappan, NJ 07675

Proposed Purchaser:  
Kung Hei Fat Choy Homes LLC

Sale price: \$927,000.00

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: Weijia Luo / David A. Francis, Esq.  
 Amount to be paid: 6% of Purchase Price / \$2,000.00  
 Services rendered: Real Estate Broker / Real Estate Attorney

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Melissa Wotton, Esq. The Law Office of Charles A. Higgs

Address: 2 Depot Plaza, First Floor, Office 4, Bedford Hills, NY 10507

Telephone No.: 917-673-3768

In re:  
Teresa Lai  
Debtor

Case No. 23-14800-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 26, 2024

User: admin  
Form ID: pdf905

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db	+ Teresa Lai, 11 Klein Court, Old Tappan, NJ 07675-6826
sp	+ David A Francis, 283 Inman Ave # 3, Colonia, NJ 07067-1702
r	+ Weijia Luo, 27 Bleeker Street, Millburn, NJ 07041-1414
519935720	+ U.S. Bank Trust National Association, not in its i, 425 S. Financial Place 2000, Chicago, IL 60605-1000

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 26 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 26 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519935715	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 26 2024 21:12:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519935719	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 26 2024 21:01:39	Macy's, PO Box 9001094, Louisville, KY 40290-1094
519935716	Email/Text: ECF@fayservicing.com	Mar 26 2024 20:53:00	Fay Servicing, P.O. Box 111209, Nashville, TN 37222
519935717	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 26 2024 21:01:41	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
519953094	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 26 2024 20:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519935718	Email/Text: camanagement@mtb.com	Mar 26 2024 20:53:00	M&T Bank, Commercial Lending Operations, 1 Fountain Plaza 10th Floor, Buffalo, NY 14203-1495
519992707	^ MEBN	Mar 26 2024 20:51:04	U.S. Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519935714		23-14800

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

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Date Rcvd: Mar 26, 2024

Form ID: pdf905

Total Noticed: 13

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa Wotton	on behalf of Debtor Teresa Lai melissa@freshstartesq.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6